



The State of Housing in Maryland

Maryland Municipal League (MML)

Maryland Association of Counties (MACo)

IMPORTANT

Housing Policy is an incredibly large sphere to cover within 30 minutes. This presentation represents a very high-level overview of the most pressing issues that intersect housing and local government. Please reach out to MACo/MML staff with any questions or for more information on a specific issue.

Where do local governments fit into housing?

Counties & Municipalities are the closest units of government to the people. The decisions and implications of housing policy have the greatest impact on these jurisdictions.



Counties

- Major actors when it comes to land use
 - Planning for preservation or growth within certain areas
 - Preservation of agricultural or natural areas
 - Planning for high or low density development
- Major actors in the development and operation of infrastructure
 - Transportation
 - Public Services
- Major actors in delivering and implementing programs
 - Incentives to encourage growth
 - Housing assistance & eviction prevention
 - Social programs many people will need should they become homeless

Municipalities

- Major Actors in Land Use and Growth Plans
 - Planning for growth at all income levels
 - Infrastructure development
- The Facilitator
 - Purchase land --> develop infrastructure --> sell to developer



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Housing Policy Objectives

Keep people in their homes.

Encourage the development of new affordable housing stock.

Preserve existing affordable housing stock.

Local Government Successes

Prince George's – Right of First Refusal

- A program to preserve affordable housing by giving affordable housing nonprofits (through the county) the right to buy a property before being sold on private market. Attached are funding schemes to help nonprofits keep units affordable.
- Preserved over 1200 units within past 18 months

Queen Anne's - Moderately Priced Dwelling Unit (MPDU) Program

- Operates two loan programs to help people below medium income purchase homes on the market.
- Fee in lieu supports placement and rental assistance within incorporated areas of the County

Baltimore County – Unveiling Historic Action on Housing

- Housing Opportunities Fund
- Process to Define and Address Vacant and Blighted Structures
- Making a huge push to keep people from becoming unhoused.
- More to come within within the year...

Anne Arundel – Biggest Production and Preservation Pipeline in History

- 2015 2020: 362 units preserved and/or created
- 2020 2025: 201 already constructed; 1371 additional units in progress.

Major Challenges

Fixable

- More Tools for Local Governments
 - Revise Land Banking Statute
 - Incentives for further development; creation/preservation of affordable housing
 - Direct Assistance
 - Rental Assistance
 - Home Repairs
 - Transitional Housing
- Infrastructure
 - Water & Sanitation
 - Power and Electrification
 - Schools, Hospitals, Parks, etc.
 - Public Transportation

Major Trade Offs

- State and Local Building Regulations
 - Building Codes
 - Fire Suppression
 - Adequate Public Facilities (APF or APFO)
 - Building Energy Performance Standards (BEPS)

Realities With No Easy Solution

- Broader Economic Forces
 - Local Economies
 - Real Estate Markets
 - Labor Market
 - Supply Chain
 - Cost of Materials
 - Interest Rates
- Environmental Factors
 - Climate Change
 - Preservation v.
 Development
 - Limited Quantity of Land

IMPENDING CRISIS

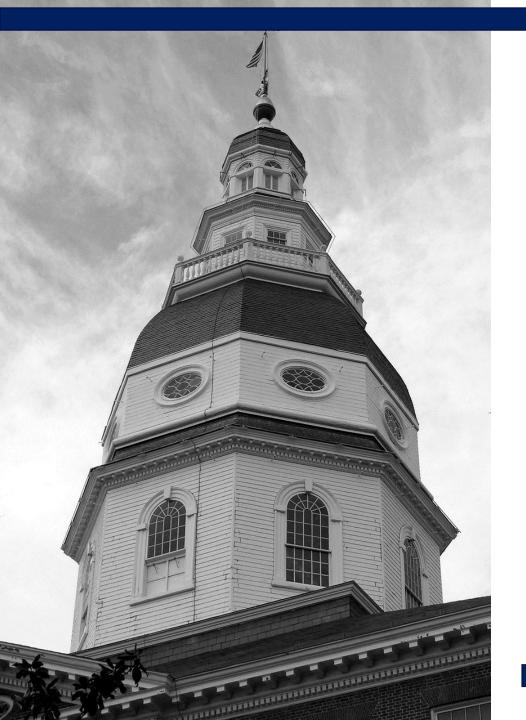
WITHOUT A STATE LEVEL EMERGENCY RENTAL ASSISTANCE PROGRAM, MARYLAND IS POISED TO HAVE AN EVICTION CRISIS

- By March, nearly all counties will have exhausted their COVID-era rental assistance funds.
- Renters behind on their rents are set to lose their last backstop to eviction.
- From Housing Crisis to Social Crisis Counties will largely be the sole responder as the main provider of social services.
- Potential to see a mass eviction wave which was largely held off by county programmatic infrastructure and federal/state funding

IMPENDING CRISIS

DATA FROM UNITED WAY OF CENTRAL MARYLAND

- Approx. 34,000 households will likely face eviction next year, and 17,000 of those are preventable.
- Roughly 1 in 10 evictions results in a shelter entry, meaning 1,700 households (4,420 individuals) will become homeless.
- This will almost completely reverse all progress that has been made in reducing homelessness in Maryland over the past decade.



We're All In This Together

Please reach out with any follow up questions or areas of housing policy not addressed in this briefing.

Angelica Bailey Thupari

Legislative Director, Maryland Municipal League (MML) angelicab@mdmunicipal.org

Dominic J. Butchko

Associate Policy Director, Maryland Association of Counties (MACo)

dbutchko@mdcounties.org